

## Original Article

## A Contrast of Consumer Behavior towards Durables in Rural – Urban perspective, with impact of Religious beliefs, an empirical study

Anil Kumar N\* and Jelsy Joseph

Karpagam University, Pollachi Main Road, Eachanari, Coimbatore, Tamil Nadu 641021 India

**\*Corresponding Author**

**Anil Kumar N**  
 Research Scholar,  
 Karpagam University  
 Pollachi Main Road, Eachanari, Coimbatore,  
 Tamil Nadu 641021 India  
 E-mail: [aniln@factitd.com](mailto:aniln@factitd.com)

**Keywords:**

Religious beliefs,  
 Attributes,  
 Rural-Urban consumers,  
 CB,  
 Home durables.

**Abstract**

The Indian consumer market is the largest in the world next only to China in terms of business potential, performance and competitiveness. The mass media explosion experienced in Kerala, the most developed state of India next to Gujarat had made the marketing and communication strategies easier for the durables marketers. The sales of consumer durables have been stupendous in the past five years with the demand rising by leaps and bounds, despite the global recession that struck USA in 2008 with ramifications across the globe. The religious affiliations and belief system could shape the personality-self- image-of the Consumers and their purchase attitude towards durables. Consumer behavior as a science is only forty years old with oldest buying behavior model unveiled in the late 60's. Internal variables like personality attitude, belief and opinions have been studied across the globe. Among the external variables culture and religion have emerged as key external variables. This aspect is explored herein on the impact of religious beliefs on Purchase attitude-behavior in the dichotomy of the rural-urban divide. India is going to become one of the biggest markets for consumer durable as the country becomes one of the top five economics in the world. The market for durables will significantly increase in future and hence worth studying this market and how religiosity could affect the consumer purchase behavior in this segment is important. India being a multi-religious country makes it interesting to find out if there are any differences in consumer behavior with respect to durables.

**1. Introduction**

Consumerism is the belief that the buying and selling of large quantities of consumer goods is beneficial to an economy or a sign of economic strength. Consumption and consumerism have become the dominant way of life and retail sales reckoned as a measure of health of an economy. Consumerism is a social and economic order that encourages the purchase of goods and services in ever-greater amounts. People in consumer societies do not just use products to sustain themselves, but also consume them because of the symbolic meanings associated with the products. The modern consumer society is one in which high levels of material consumption are closely linked to identities, aspirations and leisure activities of the population and marketing aims to influence people's choices by manipulating the 4P's (product, price, promotion and place). Marketing techniques are applied to create awareness of brands and products/services by dissemination of information targeted at the masses. Advertiser's play up people's emotions in order to build a link with their products/brands and shapes people's behavior by modifying their attitude[1].

Marketing is an ancient art practiced in one form or the other and a vital function in the world of business. The Marketing is the exchange concept which has advanced to the stage of Consumer orientation today. As Peter F Drucker[2] in 2006 aptly pointed out that the purpose of any business is to create the consumer for sustenance. Obviously the marketing mix of 4P's is the tool leveraged to influence the 4C's of the Consumer. The Consumer is indeed influenced by economics, psychology, learning, psycho-analytics, anthropology and social humanism. As per TPB, it is assumed that human beings are rational and make systematic use of information available with them and consider implications of their actions before they decide to engage or not in specific behaviors. The dominant theories like TRA and TPB described the attitude-behavior nexus and the attitude changes influencing purchase behavior, based on which a plethora of studies prevail in the literature.

The consumers are driven by their behavioral, normative and control beliefs in the belief-attitude-behavior triad. TPB is a modification

of TRA based on the assumption that human beings are usually quite rational and make systematic use of the information available. The decision to engage in behavior is based on the outcomes that the person expects to accrue from the behavior. The parent literature pertains to TPB, which is the most powerful theory by far for predicting consumer behavior, by which decisions are not made spontaneously but as a result of reasoned process in which behavior is influenced indirectly by attitudes, SN and PBC through BI(though PBC can influence behavior directly by actual behavioral control). The stages in the buying process for the durables could be first the need recognition, followed by awareness, evaluation, attitude, legitimization, trial & adoption, and the post purchase behavior. The religious beliefs are part of the cultural influences. Religion has been an area of study of sociologists for several decades and consumer behavior experts have started studying religion and religiosity only in the last three decades.

It is commonly known that eating habits differ across different religious groups, [3,4], points out that like family, religion is a reference group that exercises substantial influence on customers, their values, customer and habits. Religious institutions influence customer values, both with respect to importance and value of material possessions and the goals. Jain (2000) points out that religion shapes several aspects such as our belief of cleanliness, health, Puritanism etc. Researchers have demonstrated that religiosity can affect individual behaviors as well; Schiffman and Kaunk [5] point out religious institution provides and perpetuates religious consciousness, spiritual guidance and moral training. Emergence of culture – brands and their positioning strategies have been studied across the world [6], Acceptance of brand is greater in culture with high degree of collectivism and uncertainty avoidance as it signals lower risk information. All religions teach values for adherents to follow and use as guiding principles in their lives. People who participate in a certain religion are constantly reinforced by religious doctrine and ideas, resulting in religious group solidarity. Religious tenets are accepted and followers commit themselves cognitively and behaviorally to the

principles of their respective religions. Research has shown that religious people – regardless of their religious affiliation – are more likely to conform to their religious tradition than would their non-religious counterparts. The fact that highly religious individuals maintain more traditional and conservative values for a longer period of time than casually religious counterparts provides a good segmentation criterion for firms.

## 2. Literature survey: Role of religion on consumer behavior

**Religion** can restrain or direct behavior including market-related responses. The specific impact of religion on consumer behavior has addressed the ethical behaviors of consumers and organizations, shopping and purchasing behaviors as determined by religious affiliation and religiosity [7], the impact of religious affiliations on purchase decision-making processes [8,9], and consumer subjective well-being. Religion has been inextricably woven into many aspects of socio-cultural life, influencing values, behaviors, personalities, and belief systems of human beings. Since religion affects the relationships between individuals, families, groups, organizations, and communities, it directly or indirectly influences its adherents in terms of forming and shaping their moral standards, thoughts, actions, attitudes, and socialization processes [10].

**Consumer behavior** as a distinct area of study in marketing was born in mid sixties with the development of buyer behavior models. Buyer behavior models have postulated the many influences on a consumer ranging from external influence, internal influence and marketing related influences [4]. However, consumer behavior is shaped by consumer psychology and consumer characteristics too [11]. When it comes to purchase of durable experts point out that it is often a high involvement decision [12]. Purchase of durable is determined by several socioeconomic factors. According to Slowikoski and Jarat (1996) adoption of high technology product in consumer durable could be influenced by traditionalism, fatality and religion. Sheth et al[4] and Engel et al [1] (1993) for the first time acknowledged the various influences on consumer buying process. Religion that formed a part of the environment does influence the buying process. Hirschman (1982) points out that it is possible religion has been seeing as taboo topic among consumers. One of the earliest reports that found a relationship between buyer behavior and religion was a study on stove location. This study claims that religious affiliation was useful basis for market segmentation in furniture sales. However, researcher did not find the religious classification to be significant. Hirschman studied the effect of the Jewish ethnicity on consumer behavior with respect to specific areas such as innovativeness and information transfer. Jewish customers displayed higher level of innovativeness to adoption as compared to non Jewish customers. Religious affiliation could influence consumer's personality belief, values and behavior. However, according to Burnett, religious affiliation has no role in store evaluative criteria. However, church attendance was related to shopping significantly Adeleeb (1993) pointed out that there exists a significant relationship between religious affiliations to a hospital choice.

### 2.1 Impact of Religion on shopping behavior:

According to Bailey and Sood (1993) there are twenty dimension on shopping variables and found that Catholic, Hindu, and Islamic consumer behavior towards shopping was different from that of Buddhist, Jewish and Protestant consumer. Delener (1990) attempted to understand the consumer perceived risk associated with the purchase of product such as automobile and microwave oven. Study showed that Catholic consumers, as compared to Jewish, were more likely to be sensitive to negative consequences. Across both the religions, it was found that religious individuals tend to perceive higher risk in their purchase decisions. This could be because highly religious individuals tend to be less secure and self confident than less religious individuals. Degree of religiosity could affect consumer shopping behavior. Delener's (1994) later study showed significant differences between pro religious Catholic and Jewish households in terms of family decision making with Jewish households giving a more dominant role to the husband. Mokhlis (2006) points toward the fact those more religious consumers tend to be different in their purchase behavior as compared to less devout

consumers Religiosity by Mokhlis (2006), Gur (2005) could affect the behavior. Religion in Indian study [9,13] could affect acceptance of cross-neutral brands and also purchase behavior. Assael (1995) refers to how culture and sacred or secular consumption could affect consumer behavior towards purchase decision. According to Schiffman and Kaunk[5], consumer behavior does get influenced by family values and religious system. Consumer durable purchase is a high involved decision making process due to higher investment. It is also influenced by income level of household. Consumer's decision could be influenced by wife [12], Religion [8] Country of origin, Family Decision [8]. Product Attributes are Characteristics of the store and its products and services and Determinant attitudes are Attitudes toward product or service features which are most closely related to preference or to actual purchase decisions[8]; Determinant attributes – are attributes projected by the product's image which lead to the choice of that product; Multi-attribute Attitude Model - A model of customer decision making based on the notion that customers see a retailer or a product as a collection of attributes or characteristics; Multi-attribute Attitude Models - Models designed to predict consumers' attitudes toward objects (such as brands) or behaviors (such as buying a brand) based on their belief about and evaluation of associated attributes or expected consequences[2]; Multiple-attribute Method - A method for evaluating a retailer, product, or vendor that uses a weighted average score based on the importance of various issues and the performance on those issues; Attitudes decides actions.

The **consumer durables** market is likely to grow in future despite price increase due to the dollar-rupee exchange variations to meet imported technological component cost and the economic recession hitting India badly and inflationary pressure on manufacturers. High inflation, rising oil and LPG prices as also higher interest rates and energy costs could put pressure on HH budgets. First time buyers are likely to embark on discounts and yet consumer durables market is one of the fastest growing industry segments in India. Consumer durables market will grow at 20percent in 2013-14 as per the estimate of OEM's. The growth in consumer durables is likely to accelerate as the disposable income and adoption of plastic credit rises. With online shopping of durables accounting for 34 percent of the online market, the sales growth in the urban areas is promising with E commerce and mobile networking, an essentiality today among the consumers and the rural virgin market penetration is increasing (The marketing White book 2012, Business World).

### 2.3 Need for the study:

The global tendencies in consumerism have seized India as well and diffusion of consumerism has been aided by the expansion of multinationals and diffusion of telecommunication and information technology. Today, models of social change do not follow any known patterns of change. Newer technologies are diffusing at a much faster pace in India despite diversity in the cultural framework. The size of HHs, are expanding as per income and resources which puts commercial pressure on the consumers. The consumption patterns are so much a part of the modern Indian consumer's lives, that to change they would require a massive cultural overhaul. In today's consumer society in India, people replace their goods with newer ones, use them and throw away after use, as repair is seldom resorted to due to their higher purchasing power. The production, rate of purchase and consumption of durables are increasing year after year in India, leading to economic growth. Hence a contrasting study, between the Urban and rural consumers and any religiosity impact explored herein on home durables.

### 2.4 Scope/Objectives of the study

Understand the SED profile & characteristics of the Consumers and their influence on consumer behavior, understand if the marketing tool like 4P's and religious beliefs influence & lifestyle on the purchase behavior of durables, the media influence and major retailers rating, ranking of the salient aspects on home durables influencing purchase behavior, normative influences, purchase decision rules applied and the buying behavior type followed, salient product attributes with brand choice for the home durable types among the rural and urban consumers of Ernakulam.

## 2.5 Formulation of Hypothesis

H01: There is no significant difference in the influence of SED variables on purchase behavior among rural and urban consumers. H02: There is no significant difference in the influence of marketing 4P's variables on purchase behavior among rural and urban consumers; H03: There is no significant difference in the influence of Religious beliefs on purchase behavior among rural and urban consumers.

## 3. Research methodology

Both rural and urban HHs selected from Ernakulam. Ten remote villages chosen and from each five questionnaires were collected. Also ten geographic pockets were chosen in the urban areas of Kochi and 50 questionnaires collected using random sampling technique. Thus the total sample size reckoned was 100 from the 150 numbers of HHs targeted with a return response rate of 66.7%. The Cronbach's alpha obtained was 0.814. The primary survey period was 2012-13 and secondary sources of data from the Corporation and from the local bodies made use of.

### Analysis/ Interpretation:

**Table 1: The SED profile is as below in %.**

		Rural	Urban
Age Group	21 to 30 years	18.3	19.2
	31 to 40 years	37.4	42.5
	41 to 50 years	29.7	32.2
	51 to 60 years	14.6	06.1
Educational Qualification	School Level	09.4	05.4
	Graduate	45.8	26.3
	Post Graduate	30.6	34.0
	Professional	14.2	35.0
Occupation	Education /Govt. Service	24.5	29.6
	Doctor/Medical services	12.6	17.9
	Engineering/IT	8.8	12.6
	Advocate/Pvt sector-Ins/Banks	10.9	15.4
	Self Employed/Business	11.3	18.3
	Housewife/Unemployed	31.9	6.2
Family type/size	Joint (5-10 members)	71.6	39.7
	Nuclear(up to 4 members)	28.4	60.3
Family Lifecycle stage	Full Nest 1	21.3	22.7
	Full Nest 2	34.6	27.8
	Full Nest 3	27.2	29.4
	Empty Nest	16.9	20.1
Family's monthly Income	Up to Rs.30,000	19.4	05.2
	Rs.30,001 to Rs.60,000	30.1	27.3
	Rs.60,001 to Rs.90,000	27.9	32.5
	Rs.90,001 and above	22.6	35.0
Religious beliefs	Hinduism	36.2	40.5
	Christianity	35.6	27.8
	Islam	20.7	29.4
	Others/Altruistic	7.5	2.3

The above table is self-explanatory in profiling the HHs sampled in primary survey.

**Table 2: Contrast of the attributes on rural and urban HHs (Rank 1 highest)**

Factors influencing the purchase behavior	Rural ranking										Urban ranking									
	Age		EQ/Prof		Family size		FLCS		Income		Age		EQ/Prof		Family size		FLCS		Income	
	L	H	L	H	L	H	L	H	L	H	L	H	L	H	L	H	L	H	L	H
Brand value & awareness	4	3	2	2	4	3	1	1	4	4	2	4	2	1	4	4	1	5	3	4
Quality-Durability-performance	1	1	1	1	3	1	1	1	1	1	3	2	1	2	3	4	2	4	1	1
Price affordability	3	3	2	3	2	3	3	4	3	2	4	2	3	2	4	2	2	5	1	6
After-sales- services	5	3	5	5	5	5	4	5	5	3	6	4	5	4	4	5	2	4	2	5
Customer relation	4	4	4	5	5	4	3	3	4	2	2	6	4	5	6	5	4	5	3	2
Availability	5	6	3	4	4	5	4	5	3	5	5	6	4	5	4	4	6	5	5	4
Technology	4	3	2	3	2	2	3	3	2	1	3	2	1	2	4	3	4	3	1	1
Terms of sale-discounts/exchange Value	5	5	3	4	2	3	3	5	1	2	4	1	3	4	4	2	3	2	1	1
Stylish looks-status symbol	3	2	2	5	2	4	2	7	5	6	2	7	4	6	5	5	6	7	6	5

The SED variables like age, education/profession, family size, FLCS and Income are contrasted on higher (H) and lower (L) level among the rural and urban consumers.

**Table 3: Information source consulted most**

Sl. No.	Information search sources	Urban % Chosen	Rural % Chosen
1	Print :Newspaper/magazine	8	15
2	CTV	18	22
3	WWW/E mails/Portals/Blogs	21	16
4	FM/AM Radio	3	7
5	Mobile: Cell phones	14	12
6	WOM among Colleagues	5	7
7	SRG-Friends/Relatives	13	14
8	Direct marketing & movies	6	4
9	Fairs/Exhibitions	12	3
	Total	100	100

Rural consumers opted most for the CTV while the Urban consumers opted for mostly the WWW for information search on purchase of durables.

**Table 4: Religious beliefs oriented lifestyle adoption impacting CB**

Sl. No.	Religious belief -lifestyles	Urban %	Rural %
1	Religious knowledge intensive	22	10
2	Religious Practice oriented	4	12
3	Conscience mooted/Ethical spirit	3	15
4	Highly principled in actions	2	11
5	Align with only same sects	9	12
6	Practical action-materialistic	27	8
7	Pure love for God –Bhakti style	1	5
8	Service oriented-Seva based	26	13
9	Cultural & moral perfection	5	7
10	Social taboos based moorings	1	7
	<b>Total</b>	<b>100</b>	<b>100</b>

Among the urban consumers, the practical action oriented materialistic style is most salient with the least on Pure love for God and social taboos; however for the rural consumers, the most salient style adopted was Conscience/ethical spirit and the least being pure love for God.

**Table 5: Impact of media and others on Consumers segments purchase for Kitchen durables by Income in LC/MC/UC**

S. no	Category in %	LC	MC	UC
1	Internet	10.42	15.62	26.28
2	Print Media	13.48	16.46	9.77
3	CTV-STB	38.57	45.82	36.94
4	Hoardings/Mobile displays- Vans	11.32	6.37	4.15
5	Direct marketing	12.83	4.28	10.17
6	Exhibitions & Fairs	13.38	11.45	12.69

CTV is the most influential media and the least being hoardings-displays and direct marketing on the media influence among the three income classes. WWW is most salient among the Upper income class.

**Table 6: The most popular dealer outlets in Urban Kochi for durables by rank 1-15**

Sl. No	Dealer Names/Rankings High(1) -Low(15)	Total sales ranking	Availability of brands/models, Sales schemes, cash discount-exchange price, gifts & easy accessible location	Consumer friendliness/deals-empathy, After sales Care, relationship, public relations
1	Kuruvithadam Agencies	7	7	12
2	Nandilath G mart	1	1	2
3	White Planet	10	12	7
4	Lanmark	13	11	15
5	Green Appliances	14	13	14
6	QRS	4	5	6
7	BISMI	2	3	1
8	Pittappallil Digipark/Agencies	3	2	3
9	Fridgehouse	9	14	10
10	Samsung Plaza	6	4	5
11	Sony World	5	6	4
12	Alappatt Supershoppe	8	8	8
13	Majestic Appliances	12	10	9
14	Reliance Oberon Mall	15	15	11
15	Lulu Mall	11	9	13

Nandilath G mart is the most popular dealer in Kochi. South India accounts for 29% of the sales of consumer durables in which Kerala reins top in sales in 2012-13. Despite price hike of 7% due to weak Indian rupee, the sales figures are bullish. BISMI and Pittappallil are close behind.

**Table 7: The normative influence on the beliefs for purchase of Kitchen durables on Consumer by Income segment in MC**

S. no	Sources of Influence on beliefs in %	LC	MC	UC
1	Self	2.83	4.18	16.52
2	Family members	31.27	42.63	24.87
3	Close relatives	5.31	2.91	6.29
4	Colleagues/peers	18.85	9.04	3.18
5	Friends	24.98	24.45	47.30
6	Neighbors	16.76	16.79	1.84

Family members exert most influence followed by friends and least by self/neighbours among the three income classes.

**Table 8: Decision maker in the family on purchase of durables on brand/size/style**

s. no	Family member/Durable Product	Refrg	MWO	Food Pr	LPG Hobs	Mixer-grindr	Indn cook-top	Wash M/C	Split ACU
1	Wife	24.9	25.2	26.5	25.8	25.6	25.3	28.9	21.6
2	Husband	23.5	23.8	21.3	20.6	23.1	22.8	20.3	29.7
3	Parents	9.8	7.2	7.4	11.9	10.9	12.4	10.7	4.1
4	Children	3.2	5.1	1.5	1.2	1.3	0.9	0.8	7.5
5	Hus & Wife	27.8	26.3	29.6	27.7	27.2	27.5	24.7	26.2
6	Jt. Consensus	10.8	12.4	13.7	12.8	11.9	11.6	14.6	10.9

From above, both Hus & wife is the most dominant decision maker followed by Wife and then husband. Children are the least dominant in decisions on purchase.

**Table 9: Contrast of factors influencing the purchase decision of Consumers**

S. No	Determinant attributes on Durables	Urban %	Rural %	Total %	Z Value	p	S/NS
1	Technology	17	9	13	3.103	.011	S
2	Brand consideration	25	18	21	2.348	.016	S
3	Price	19	32	26	4.247	.000	S
4	Quality-reliability	20	9	14	3.294	.008	S
5	Functionalities	10	5	8	2.237	.025	S
6	Style, sizing & color	9	27	18	4.683	.000	S

Price followed by Style and brand consideration are most salient attributes among the rural consumers while among the urban consumers, brand consideration followed by quality and price are most salient in the decision making on the purchase of durables.

**Table 10: Contrast of Rural - Urban Consumers impacting purchase behavior**

S. no	Characteristics of Consumer impacting CB/Mean ranks(1-10)	Rural Consumer	Urban Consumer
1	High educational aspects-Employment-Career prospects	2.71	4.28
2	Consciousness for Value –Money	3.85	2.17
3	Celebrity endorsements in Ads	3.73	2.24
4	Daily life-routinized-less casual-no urgency /time saving in (AIO)	3.96	2.06
5	High involvement in purchases with economic considerations on need based buys	3.97	2.86
6	Higher Affordability-price tradeoff	3.06	4.19
7	Socio-Cultural richness-Individuality-religiosity-traditional/Conservative outlook	4.17	2.98
8	Availability-retailor patronages-better communication-Easy limited reach geographically-better sales distribution logistics for durables	2.12	4.19
9	Modern lifestyle adoption at home & excitements in social circle-clubs	2.68	3.97
10	Usage –disposal style on durables, better after care services for upkeep	3.02	4.26
11	Family structure-Joint and higher socio interaction/ influence on buy	3.97	3.15
12	High Spending style-display of wealth-materialistic goals-Class	4.18	3.27

Among rural consumers, Socio-cultural richness is most dominant with the least for market aspects like availability-distribution backwardness on durables; the most dominant among the urban consumers is the higher educational-employment prospects with the least for Daily life-routinized-less casual-no urgency /time saving in (Activity-Interest-Opinion).

**Table 11: Rural-Urban contrast in the influence of aspects on Consumer behavior**

Ho1: There exist no significant difference between the influencing aspects on the purchase behavior of Rural and Urban Consumers

S. No	Parameters		Sum of Squares	Mean Square	F Value	Sig level@0.05	Status of Ho Accept/Reject Hyp
1	Product	Btn. Gr Within Gr Total	1.305 37.605 38.910	.261 .400	.653	.660	Accept H02
2	Price	Btn. Gr Within Gr Total	8.876 76.434 85.310	1.775 .813	2.183	.062	Accept H02
3	Promotion	Btn. Gr Within Gr Total	.669 36.291 36.960	.134 .386	.347	.883	Accept H02
4	Place	Btn. Gr Within Gr Total	2.216 44.554 46.770	.443 .474	.935	.462	Accept H02
5	Age	Btn. Gr Within Gr Total	3.412 73.974 77.386	.853 .787	1.084	.374	Accept H01
6	Income class/LMC/MC/UMC	Btn. Gr Within Gr Total	3.196 39.709 42.905	.799 .380	2.100	.106	Reject H01
7	FLC Stages- FNI/II/III,EN	Btn. Gr Within Gr Total	3.152 57.190 60.342	.788 .602	1.310	.276	Accept H01
8	Family size	Btn. Gr Within Gr Total	4.446 45.408 49.854	2.223 .473	4.704	.004	Reject H01
9	Educational qualifications	Btn. Gr Within Gr Total	8.864 35.156 44.020	2.216 .374	5.933	.001	Reject H01
10	Profession	Btn. Gr Within Gr Total	3.876 16.032 19.908	.646 .167	3.858	.012	Reject H01
11	Religious beliefs	Btn. Gr Within Gr Total	4.788 74.688 79.476	1.197 .778	1.539	.209	Accept H03

Ho1 is rejected for Income, family size, Education, profession since these variables are significant with significant differences between rural & urban (except Age, FLCS), while the H02 on 4p's and H03 on Religious beliefs are not significantly different among rural & urban consumers and so Ho2&H03 are accepted.



**Table 12: Consideration variables adopted by Consumers in purchase of Refrigerator**

S.no	Variables chosen/Income groups	Mean			SD		
		LC	MC	UC	LC	MC	UC
1	Energy Efficiency, BEE Star rating/Time saving	4.25	4.50	2.96	1.18	0.79	1.47
2	Storage capacity/Shelves flexible	4.67	4.63	4.23	1.01	0.51	0.85
3	Freshness preservation	2.91	4.07	4.48	1.35	1.02	0.50
4	Features/Functions/Style/Looks	2.56	2.69	4.30	1.25	1.44	0.74
5	Cooling/Icing technology	4.38	4.12	2.56	0.72	0.81	1.24
6	Brand Image reputation	3.85	4.37	4.65	0.99	0.70	0.51
7	Exchange facility-Credit/Loan	3.88	2.58	2.68	0.89	1.20	1.25
8	Pricing-Quality/ISO Certifications/Safety on overload	4.0	3.85	3.66	1.05	0.98	1.23
9	Free gifts/complements	3.42	2.72	2.55	1.42	1.31	1.23
10	After sales services-ease of operation & maintenance	4.01	3.34	2.91	1.05	1.02	1.35

The three income classes have specific likings for the various attributes. Single door direct cool is most sold followed by demand for double door frost free Refrigerators. Side by side and Bottom freezer models are expensive models chosen by UC.

**Table 13: Brand preference in shopping for new purchase of Refrigerator**

s.no	Brands chosen/Income groups	Overall Rank	Mean			SD		
			LC	MC	UC	LC	MC	UC
1	LG	5	3.08	3.48	4.18	1.15	1.01	0.87
2	HAIER	10	3.09	2.96	2.72	1.14	1.46	1.33
3	ELECTROLUX	6	3.82	3.18	2.48	1.02	1.18	1.25
4	SAMSUNG	4	2.69	3.94	4.30	1.23	1.04	0.74
5	WHIRLPOOL	3	4.38	4.13	4.49	0.72	0.81	0.85
6	VOLTAS	2	4.07	4.37	4.65	1.00	0.70	0.51
7	GODREJ EON	1	4.54	4.46	4.63	0.78	0.76	0.58
8	VIDEOCON	8	4.24	3.88	3.48	0.85	0.91	1.03
9	SHARP	9	2.58	2.69	2.56	1.21	1.25	1.24
10	ALLWYN	7	3.89	3.96	3.24	0.81	0.87	1.15

The specific brand preference of each income class is detailed above with top brand as GODREJ. Brands like BOSCH, SIEMENS, HITACHI and PANASONIC also available in the market.

**Table 14: Product attributes influencing purchase towards MWO**

Sl. No	MWO search attributes/Key benefits	Mean/SD		Main Brands	Ranking
1	Power levels-Functions/menu modes	3.67/.78	1	LG	5
2	Door design-loading	2.15/1.01	2	IFB	2
3	Capacity in Liters-18/20/26/30/42/46L	3.52/.94	3	ONIDA	4
4	Type-Solo/Convection/Grill/Combo	4.08/.85	4	SAMSUNG	6
5	Energy efficiency-Star rating	3.68/.79	5	WHIRLPOOL	7
6	Color/finish-silver, black, white, red	3.02/1.35	6	VIDEOCON	10
7	Size/weight/tabletop/Turntable diameter	2.61/.92	7	SIEMENS	3
8	Technology-Intellrowave/Magnetron 5Y Warrantee with after sales services	4.12/.75	8	BOSCH	1
9	Body-SS/Powder coating	2.20/1.02	9	GODREJ	8
10	Price bargain with free accessories-cookware, rotisserie and gifts	2.02/.97	10	KENSTAR	11
11	Ease of operation, Feather touch	3.21/.98	11	PANASONIC	9
12	Express cook, Jet defrost and easy clean	3.51/.93	12	SHARP	12

Technology used is the most cardinal attribute chosen by the consumer for MWO. Star rating as per BEE not applicable for MWO. Top brand is BOSCH.

**Table 15: Product attributes influencing purchase towards Food processor/Mixer Grinder Blender Juicer**

Sl. No	Search attributes/Key benefits	Mean/SD		Main Brands	Ranking
1	Brand name/maturity image/Trust	3.09/1.15	1	Morphy Richards	8
2	Price and Exchange deal/free gifts	4.12/.81	2	Kenstar	3
3	Variable speed selection, heavy duty design and durability, Power of motor-350/550/600/750W and rpm-18000-20000, noise level.	4.25/.83	3	Maharaja Whiteline	2
4	Size-0.5/1.0/1.5L Jars, No. of Jars std. 3 nos./ addl option Spl Bowl jar	4.15/.92	4	Butterfly	9
5	Unbreakable strong grip handles/Larger SS Jars & lockable Lids with workmanship quality	4.18/.86	5	Crompton Greaves	6
6	Multitasking hardened SS blades and grinding efficiency	3.59/1.31	6	Sujatha	4
7	Safety lock/Spill proof lids & O/L Protection mechanisms	4.68/.66	7	Johnson	5
8	Body construction, shape & color style	3.10/1.15	8	Philips	1
9	Coarse-Fine knob/PB/Rotary functions	3.89/.92	9	Preethi	7
10	Motor Warrantee-2/5years,spares/after sales support and care, cost to maintain	3.97/.92	10	Prestige	10
11	Cord winding, Efficiency, Heating up	2.48/1.24	11	Havells	12
12	Versatile utility: Diverse utility in kitchen for Cutting/shedding/whipping/slicing/mixing/kneading, ease of use and cleanup after service	4.51/.67	12	Mr.Butler	11

Safety aspects are the most important search attributes for consumers for Mixer Grinders. Colors of Brown/Deep red available for Butterfly and varied color selection of Green, Blue, Deep red, Ivory available in Preethi brand. Top brand is Philips.

**Table 16: Product attributes influencing purchase towards LPG Cooking Range-Hobs/Hoods**

Sl. No	Search attributes/Key benefits	Mean/SD		Main Brands	Ranking
1	Capacity in L:<50,>51L	3.03/1.28	1	ELBA	8
2	No. of Brass burners-Gas 2/3/4 nos	2.71/1.43	2	BPL	10
3	Heating type-Electric/Gas	2.15/1.03	3	INALSA	11
4	Safety switch and Timer	3.02/1.35	4	FABER	1
5	Ignition type-Electronic auto/Pilot	2.48/1.26	5	GLEN	3
6	Style and design, size & shape	2.10/1.00	6	KAFF	2
7	After sales service support-spares, Warrantee coverage-2/5years	4.21/1.76	7	BAJAJ	9
8	Pricing and exchange deals, free gifts	3.69/1.78	8	PRESTIGE	6
9	Ease of use and cleaning	4.08/1.85	9	ARISTON	12
10	Rotisserie, Lid cover and accessories	3.55/1.57	10	BUTTERFLY	4
11	Steel/Glass top, Knobs layout-control	3.35/1.92	11	PLANET	5
12	Hood capacity, twin fan and SS body, size and efficiency of exhaust	3.77/1.95	12	UNIFLAME	7

Obviously after sales care is most salient among the attributes for the consumer for LPG Cooking Range and Hobs/Chimneys. Top brand is FABER.

**Table 17: Product attributes influencing purchase towards Table top tilting vertical Wet grinder**

Sl. No	Search attributes/Key benefits	Mean/SD		Main Brands	Ranking
1	Capacity-1/1.5/2/5L	3.48/1.83	1	ULTRA	1
2	Grinding stone material and design	3.35/1.91	2	PRESTIGE	3
3	Power of motor KW and RPM-energy	3.46/1.80	3	VIJAYALAKSHMI	10
4	Table top Tilttable type and easy dismantling/refixing, ease of operation	3.79/1.65	4	AVG	8
5	Ruggedness and durability	3.36/1.85	5	BUTTERFLY	2
6	Impact resistance body, SS design	3.12/1.16	6	PIGEON	4
7	Weight and size, Versatile utility-other functions, control, timer functions	3.21/1.02	7	BPL	7
8	Warrantee coverage-spares support	3.62/1.83	8	PHILIPS	6
9	Free accessories and gifts	2.91/1.06	9	JOHNSON	9
10	Price basis with exchange facility	3.75/1.86	10	GODREJ	5
11	After sales support and home services	4.15/1.89	11	ADLUX	11
12	Ease of cleaning and maintenance	3.64/1.71	12	AVION	12

After sales support and home services is most important attribute for the consumer for Table top wet Grinders. Top brand is ULTRA.

**Table 18: Product attributes influencing the purchase towards Induction Cooktop**

Sl. No	Search attributes/Key benefits	Mean/SD	s.n	Main Brands	Ranking
1	KW rating	1.94/1.76	1	V GUARD	6
2	Diameter of top surface-Glass	1.10/1.62	2	BUTTERFLY	2
3	Weight/Dimensions/Size	1.23/1.68	3	AEG	11
4	Menu and control functions-user friendliness and recipes-feather touch	3.78/1.95	4	EVOLVE	7
5	Price and free gifts/discounts	3.65/1.05	5	PRESTIGE	3
6	After sales services support/Spares	3.54/1.57	6	BOSCH	1
7	Warrantee coverage	3.13/1.19	7	SCHOTT AG	12
8	Ease of cleaning and upkeep, spill proof	3.06/1.06	8	SIEMENS	4
9	Free steel utensils/Tawa	2.10/1.65	9	ELECTROLUX	8
10	Thermal efficiency and time saving	3.69/1.56	10	HITACHI	5
11	Versatile utility/Necessity as backup for LPG	4.21/1.99	11	SMEG	9
12	Reliable Electronics-durability	3.66/1.03	12	INALSA	10

Utilitarian need as backup for LPG is the most salient attribute for the consumer for Induction cooker. Top brand is BOSCH.

**Table 19 Product attributes influencing purchase towards Washing Machines**

Sl. No	Search attributes/Key benefits	Mean/SD		Main Brands	Ranking
1	Fully Auto/Semi auto type, Eco friendly, Low noise/humidity	2.02/1.89	1	IFB	1
2	Steel drum-single/twin clean tub, Stainless steel, Rinse, spin, drain, Roll/Tumble/Scrubble/swing/filter/Step-6 motions with Inverter direct drive	2.32/1.79	2	LG	3
3	Technology-Wash type-tumble, wash-spin timer, Turbulator cleaning, foam wash & shower rinse; Aquabeat or Punch, Eco Bubble or U sonic technology, Steam wash drier, Twin Jet	3.62/1.26	3	SAMSUNG	4
4	Auto fuzzy logic timer Wash program-custom programmable 15 wash-soak-dry program functions(11/15 nos.)user friendly operations, Wash mode selection, Memory backup, LED Display with alarm, Temp control, Foam &Overflow& Child lock protn; Auto Load sensing & Reload	2.17/1.98	4	WHIRLPOOL	2
5	Front loading/Top loading version	3.25/1.82	5	GODREJ	5
6	Anti-foam control, auto restart memory, Balance control, anti -crease drier system	2.94/1.36	6	PANASONIC	8
7	Body-Fiber,color,size,weight,dimns.	1.82/1.07	7	SIEMENS	6
8	Door lock/overflow, child lock protns, Water & detergent saving-Saving time/energy & best wash performance	1.35/1.58	8	HAIER	7
9	Capacity/Size:5.5/6.5/7/8/9/12kg,Cloth grade selectable	2.37/1.92	9	VIDEOCON	9
10	Digital Inverter motor, voltage control, Spin speed(rpm), noise level, Ceramic heater KW	3.08/1.92	10	BOSCH	
11	Price bargain-exchange offer, free gifts like Iron, washing powder, perfumes	3.27/1.99	11	SIEMENS	
12	After sales services,Warrantee-5/10Y	3.55/1.98	12		

Technology applied to washing is most prominent attribute followed by after sales support. Semi- automatic type is most sold followed by fully auto top loaded and fully auto front loaded. There is great preference for Fiber glass body. European power consumption rating (D-A+++ ) only is applicable for fully imported brands SIEMENS and BOSCH. For Indian brands BEE Star rating not applicable. Top brand is IFB.

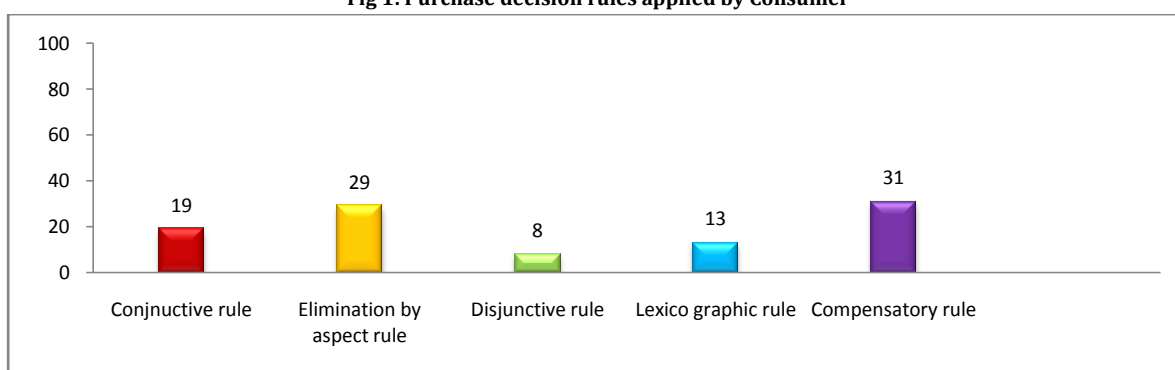
**Table 20 Product attributes influencing purchase towards Split AC Units**

Sl. No	Search attributes/Key benefits	Mean/SD		Main Brands	Ranking
1	Capacity-0.8/1/1.5/2/3T	2.91/1.06	1	VOLTAS	1
2	Remote control, LCD display, timer and memory, auto reset functions	3.13/1.17	2	BLUESTAR	2
3	Color, style and compactness /size	1.98/.88	3	PANASONIC	7
4	Tropical compressor, Energy efficient star rating	3.21/1.06	4	GODREJ	8
5	Technology :Air purifier -Silver Ion filter –bacteria free and dust proof-air circulation-Left and Right with stepped louvers	4.02/.95	5	VIDEOCON	4
6	Eco friendly gas, healthy Deodoriser	3.54/.99	6	GENERAL	12
7	Stabiliser free silent operation	3.29/.995	7	LG	6
8	Cooling efficiency and moisture removal and comfort level	4.27/1.01	8	HAIER	10
9	Multichannel condenser, Inner grooved CU/AL tubes	2.79/1.08	9	ONIDA	9
10	After sales services-home/site support	3.74/.94	10	SAMSUNG	5
11	Price offer/free gifts, free installation	3.55/.97	11	HITACHI	3
12	Convenience & User friendly multi operating modes-auto/fan/ dehumid /bio sleep/dry/deodorizer/air cleaning	3.64/1.28	12	ELECTROLUX	11

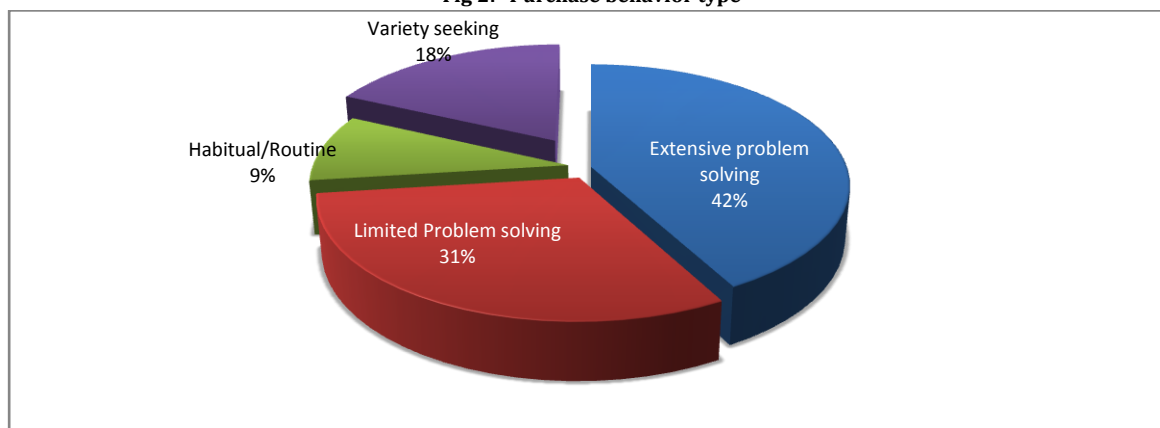
Clearly, the Cooling efficiency & comfort level is the most salient among the product attributes for Split AC, Star rating is dominant among split AC set, Top brand: VOLTAS.

Home durables like Dish Washers (BOSCH, SIEMENS brands) are also available and opted for apartment use by consumers but fewer in demand. Vacuum cleaner of various capacity models and brands like

Eureka Forbes, CGL and Panasonic are free issue gifts to combo offers, also Water purifiers like Forbes, Philips and Inalsa are also given as free gifts to durables purchases of higher value ;hence not considered separately herein. CTV Cell Phones and HTS dealt separately in another article and not repeated herein.

**Fig 1: Purchase decision rules applied by Consumer**

The most commonly applied purchase decision rule is the Compensatory decision rule and the least is the disjunctive rule, being home durable products.

**Fig 2: Purchase behavior type**

Extensive problem solving style of purchase behavior is most dominant and the least is the habitual-routine type.

### 3.1 Findings

The SED Variables is delineated above. Rural consumers opted most for the CTV while the Urban consumers opted for mostly the WWW for information search on purchase of durables. Among the urban consumers, the practical action oriented materialistic style is most salient with the least on Pure love for God and social taboos; however for the rural consumers, the most salient style adopted was Conscience/ethical spirit and the least being pure love for God. CTV is the most influential media and the least being hoardings-displays and direct marketing on the media influence among the three income classes. WWW is most salient among the Upper income class. Nandilath G mart is the most popular dealer in Kochi. South India accounts for 29% of the sales of consumer durables in which Kerala rears top in sales in 2012-

13. Despite price hike of 7% due to weak Indian rupee, the sales figures are bullish. Bismi and Pittappallil are close behind. Family members exert most influence followed by friends and least by self/neighbors among the three income classes. Both Husband & wife is the most dominant decision maker followed by Wife and then husband. Children are the least dominant in decisions on purchase. Price followed by Style and brand consideration are most salient attributes among the rural consumers while among the urban consumers, brand consideration followed by quality and price are most salient in the decision making on the purchase of durables. Among rural consumers, Socio-cultural richness is most dominant with the least for market aspects like availability-distribution backwardness on durables; the most dominant among the urban consumers is the higher educational-employment



prospects with the least for Daily life-routinized-less casual-no urgency /time saving in (Activity-Interest-Opinion).The distribution and market penetration has to be improved in the rural villages of Ernakulam, as most durables purchases done by rural HHs are from the Urban dealers only. The Urban lifestyle of casualness and little time or sophistication on multitasks is well evident. There exist significant difference between the rural and urban consumers on Income, family size, Education, profession since these variables are significant except Age, FLCS which are insignificant, while the marketing Mix 4P's religious beliefs are not significantly different among rural & urban consumers. The three income classes have specific likings for the various attributes. Single door direct cool is most sold followed by demand for double door frost free Refrigerators. Side by side and Bottom freezer models are expensive models chosen by UC.GODREJ is the most sold Fridge as brand leader. Technology used is the most cardinal attribute chosen by the consumer for MWO. Star rating as per BEE not applicable for MWO and top brand is BOSCH. Safety aspects are the most important search attributes for consumers for Mixer Grinders. Colors of Brown/Deep red available for Butterfly and varied color selection of Green, Blue, Deep red , Ivory available in Preethi brand & top brand is Philips. Obviously after sales care is most salient among the attributes for the consumer for LPG Cooking Range and Hobs/Chimneys & top brand is FABER. After sales support and home services is most important attribute for the consumer for Table top wet Grinders. Top brand is ULTRA. Utilitarian need as backup for LPG is the most salient attribute for the consumer for Induction cooker & top brand is BOSCH. Technology applied to washing is most prominent attribute followed by after sales support. Semi-automatic type is most sold followed by fully auto top loaded and fully auto front loaded. There is great preference for Fiber glass body. European power consumption rating (D-A+++ ) only is applicable for fully imported brands SIEMENS and BOSCH. For Indian brands BEE Star rating not applicable & top brand is IFB. Clearly, the Cooling efficiency & comfort level is the most salient among the product attributes for Split AC, Star rating is dominant among split AC set, Top brand: VOLTAS. Home durables like Dish Washers (BOSCH, SIEMENS brands) are also available and opted for apartment use by consumers but fewer in demand. Vacuum cleaner of various capacity models and brands like Eureka Forbes, CGL and Panasonic are free issue gifts to combo offers, also Water purifiers like Forbes, Philips and Inalsa are also given as free gifts to durables purchases of higher value. The most commonly applied purchase decision rule is the Compensatory decision rule and the least is the disjunctive rule, being home durable products. Extensive problem solving style of purchase behavior is most dominant and the least is the habitual-routine type .On technology and USP catchwords, on Refrigerators, SHARP says 'One of a kind Products" and uses Hybrid cooling Technology, Plasma Cluster Ion Technology; while WHIRLPOOL says 'Creating happier homes'; Protron brand-Frost free 3 door and Mastermind-Frost free type; Masterpiece- Longest lasting and lowest energy consumption; Genius-Sixth sense fast forward Ice making; Fusion-Sixth sense frost control technology with no defrost and 17hours cooling backup; PANASONIC says 'Ideas for Life'; 'Food stays fresh You stay fit'; Uses Health Lock Technology; VEGERATOR Refrigerators; KELVINATOR/ELECTROLUX says 'The coolest One'; HAIRER says 'Inspired Living'; LG says 'Life's Good': Add flexibility to lifestyle. 'Green Health'-Upgrade your life in every way; Convenience, Superior style & storage; Digital auto defrost technology for Vitamin+ Ice making, Beauty care, Moist balance crisper, Green Ion door cooling; Digital Inverter linear compressor, Health guard purifier to eliminate bacteria, Optimum freshness, eco-friendly; Easy access, stylish design and extra storage; ISO/FDA/EPA Approved certifications. "Ever Cool" Logo in Ads; SAMSUNG says 'Ek fresh soch';10 year digital inverter compressor technology; More freshness up to 7 days, Lesser energy-more savings(20%),Low noise(50%),Twin cooling plus, Optimal freshness, no mixing of odors, cool select, smart sensors with multi flow cooling, Twin cooling no frost technology, LED Lighting; Foldable shelves, Tower lighting, Wine rack; New Inspira range-Frost free; and GODREJ says 'Designed by curiosity'; I Fresh Technology-Silver shower freshness and stay cool technology(24hr cooling protection in power cuts);Anti B

Silver Ions; Tech and ZOP Technology for rust protection, Music system and FM radio-pen drive/MP3 integrated .The promotional Offers prevailing in the market for combo purchases are Scratch and win Coupons, Lucky draw for 1gm Gold coins, Cash vouchers; Exchange offers Combo offers with package deal; Spot approval of EMI/Loan facilities, Extended Warrantee/AMC, Cash discounts, Service camps & Cookery demo classes; Free YERA Dinners set, Rice Cooker with steamer, Vacuum cleaner, Saree-handloom, Water purifier, Mixer Grinder, Soda Maker, SS LPG Stove, Pressure Cooker, Induction cooker, Digital camera with 4GB Memory card, Stabiliser, DVD Player, Water Heater, Travel Bag, Dual SIM Mobile handset and pen drive etc. Among Refrigerators, Videocon appears to be most economical brand while Samsung is superior with electronics add-ons and innovative, LG has wider service center franchisees while Godrej has strong Indian presence for long in a wider spectrum of products like FMCG as well. Whirlpool and Electrolux have trustworthy image and strong competitive models in the market. Frost free and double doors have specific preference for families and Silver/Steel Gray color is premium and convenience is what housewives look for during shopping. Exchange facility and bargain of terms of sale with warrantee coverage are among the most time spent areas during shopping by consumers. Sleek designs, larger inner flexible spacing and contemporary styles are liked by the newer generation of consumers. Storage space-Size, Price and innovative technology are the most sensitive attributes and both lexicographic and compensatory decision rules have been reported to be adopted during shopping by consumers. Higher involvement in purchase and seeking of extended warrantee has been evidenced at dealer outlets. Split AC and Induction cookers had a growth rate of 40% while the sales growth of Refrigerators has been 26%.The overall average rate of growth for durables is 16-20% in the urban segment while more than 20% in the rural segment, nonetheless, the urban dealer outlets are catering to most of the rural sales at Kochi with servicing outlets available only in Kochi metro area. The rural consumers depend on the urban dealer outlets due to lack of proper market penetration by OEM/Marketers of durables in the villages. The untapped village potential needs to be tapped forthwith. Segmented marketing has to be mooted to position the brands to the rural-urban segments.

#### 4. Limitations

Sample size was smaller in view of the limited time and high cost involved. Non response to questionnaire has been rampant and impulsive behavior not a subject of study herein, being in line with TPB. Random sampling was adopted due to resource constraints but homogeneity and representativeness ensured in the samples. Also bias errors reduced to minimum. Owing to space constraint, a detailed exposition on each product is not ventured herein as also not all the citations under literature review above. Religious beliefs are very very subjective in nature.

#### 5. Conclusion

The propensity of Keralites to spend conspicuously on non-food, non- essential and luxury commodities has been linked to the cultural dimension of the society. Comfortable life situation and living in convenience has been the motto of Keralites, irrespective of any affiliation to class or group. Affinity towards modernity is very much strong and consumption has been reckoned as a basis for recognition and reputation. The traditional savings mind set has had a knockout and spending spree is on the rise, more due to the NRI influence and cosmopolitan outlook of Keralites. When consumption becomes the sole criteria of social prestige, and purchasing power is on the increase, people naturally opted for consumption either to enhance or retain their social prestige. Past studies show that amount invested on durables in family is higher in urban HH's than in rural HH's which is true and the growth in the rural HHs is bound to match that of the Urban HHs. That the religiosity influences purchase behavior with no significant difference among the rural & urban HHs has been evidenced and this is a target segment for the marketers for durables indeed.

## References

- [1] Engle J.F., Blackwell R.D., Miniard P. W.(1993), Consumer Behavior, (Seventh Edition), Florida: The Dryden Press, pp.81.
- [2] Bennett Peter d. and Kassarian Harold H.(1976), Consumer Behavior, J.J: PH.
- [3] Scott. J. Vitell, Paolillo J.G.P. Singh J.J.(2005), "religiosity and Consumer Ethics", Journal of Business Ethics. Vol.57, pp.175-181.
- [4] Sheth Jagdish N., Mittal Banwari and Newman Bruce I. (1999), Customer Behavior – Consumer Behavior and Beyond, Florida: The Dryden Press.
- [5] Schiffman L.G., Kanuk L.L.(1997), Consumer Behavior 5<sup>th</sup> edn Prentice – Hall of India, pp 646-8.
- [6] Alden Dana L., Steenkamp Jan-Benedict E.M., and Batra Rajeev (1999), Brand Positioning Through Advertising in Asia, North America and Europe: The Role of global Consumer culture, Journal of Marketing. Vol.21, 1994, pp.75-87.
- [7] Essoo N, Dibb S. 2004. Religious influences on shopping behavior: an exploratory study. Journal of Marketing Management 20(7/8): 683-712.
- [8] Delener N. 1990. The effects of religious factors on perceived risk in durable goods purchase decisions. Journal of Consumer Marketing 7(3): 27-38.
- [9] Delener N. 1994. Religious contrasts in consumer decision behaviour patterns: their dimensions and marketing implications. European Journal of Marketing 28(5): 36-56.
- [10] Donahue M.J. Nielsen M.E. 2005. Religion, attitudes, and social behavior. In Handbook of the psychology of religion and spirituality, Paloutzian R.F., Crystal P (eds). The Guilford Press: New York; 274-269.
- [11] Kotler Philip and Keller Kevin Lane (2006), Marketing Management, 12<sup>th</sup> edn, New York: Person.
- [12] Assael Henry (1995), Consumer Behavior and Marketing Action, 4<sup>th</sup> edn, Ohio: South Western college Publishing.
- [13] Saxena Rajan (1997) Marketing Management, New Delhi: Tata McGraw Hill, 1997.
- [14] Aaker Jennifer L. and Maheshwaran Durairaj (1997), The effect of Cultural Orientation of Persuasion Journal of Consumer Research. Vol.24, Dec, 1997, pp 315-328.
- [15] Cosgel M.M., Minkler L. 2004. Religious identity and consumption. Review of social Economy 62(3): 339-350.
- [16] De Mooij Marieke (2004), Consumer Behavior and Culture, California: Sage Publications.
- [17] Hawkins Del I., Best Roger J. and Coney Kenneth a (1998), Consumer Behavior, 7<sup>th</sup> edn, New York: McGraw Hill.